

Adopted by the Health Insurance and Managed Care (B) Committee of the National Association of Insurance Commissioners (NAIC) on March 6, 2006

RESOLUTION No. ____

A RESOLUTION OF THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS (NAIC) CALLING FOR THE CREATION OF A NATIONAL COMMISSION TO STUDY THE ISSUES PERTAINING TO THE NATION'S HEALTH CARE CRISIS AND TO MAKE RECOMMENDATIONS TO THE PRESIDENT AND THE CONGRESS OF THE UNITED STATES AND THE GOVERNORS AND LEGISLATURES OF THE FIFTY STATES AS TO REFORM OF THE NATION'S HEALTH CARE DELIVERY SYSTEM AND THE NATION'S HEALTH CARE FINANCE SYSTEM, AND CALLING ON THE NATIONAL GOVERNORS ASSOCIATION, THE NATIONAL CONFERENCE OF STATE LEGISLATURES, AND OTHER STAKE HOLDERS TO JOIN WITH US IN THIS CALL TO ACTION.

WHEREAS, the percentage share taken by the health care industry of national gross domestic product has increased from 8.9% in 1980 to just under 16% today and is expected to increase to 18.4% by the year 2013 and close to 40% by the year 2050; and

WHEREAS, the United States has the highest percentage of GDP allocated to health care of any modern industrialized nation; and

WHEREAS, the national average of uninsured citizens is 15.7% and ranges between 5% and 25% of population depending on the region of the country; and

WHEREAS, inadequately reimbursed federal programs, unfunded federal mandates, and uncompensated care to the uninsured shifts costs to state governments; the private sector and insurance consumers; and

WHEREAS, the general rate of inflation in the United States is running at approximately 2.4%; and

WHEREAS, the rate of inflation in the health care industry is consistently averaging in excess of ten percent; and

WHEREAS, cost inflation in the health care industry is creating a crisis of affordability for American business and families; and

WHEREAS, American business and industry are highly concerned with their ability to afford the health care cost inflation currently raging in our nation and remain competitive in a global marketplace; and

WHEREAS, in order to be able to compete in a modern global economic environment, the nation's businesses will need a dependably healthy workforce;

WHEREAS, the NAIC believes that the financing and delivery of high quality, appropriate and safe health care is the nation's number one domestic policy issue;

WHEREAS, the States, acting individually or collectively, cannot alone adequately address the causes of the high cost of health care; and

WHEREAS, Senate bill, S. 2007, the *National Commission on Health Care Act* was introduced in the United States Senate on November 14, 2005 which calls for the establishment of a *National Commission on Healthcare* and charges the commission to examine the circumstances contributing to the problems facing the health care system of the United States and to develop public and private policies to address rising health care costs and the number of uninsured Americans.

NOW, THEREFORE, BE IT AND IT IS HEREBY RESOLVED:

1. That the National Association of Insurance Commissioners (NAIC) does call upon the honorable President and Congress of the United States to establish by law a national commission on health care with a charge to study the issues pertaining to the nation's health care system and to propose long term solutions that will: (i) provide access to high quality, appropriate and safe health care for all citizens of the nation, (ii) promote best practices in the health care delivery and health care finance industry and (iii) devise a system of incentives designed to have the effect of establishing a regime of disinflation in health care finance over a long period of time.
2. That the NAIC unanimously pledges its support of S. 2007 which creates the *National Commission on Healthcare* and urges the Congress to consider and enact S. 2007 and present it to the President of the United States for his signature.
3. That the President, Executive Committee and Executive Vice President of the NAIC are hereby authorized and directed to use their good offices to promote the purposes of this Resolution.
4. That a copy of this Resolution be provided to the Honorable George W. Bush, President of the United States, the Honorable Michael O. Leavitt, Secretary of the Department of Health and Human Services, The Honorable Dennis Hastert, Speaker of the House of Representatives, The Honorable Richard Cheney, President of the United States Senate and that additional copies be provided to the Majority and Minority Leaders of both parties in the Senate and House of Representatives of the United States.
5. That additional copies of this Resolution be provided to the President and Executive Directors of: (i) The National Governors Association; (ii) The National Conference of State Legislatures; and (iii) associations and groups representing the insurance industry, health care providers, public health officials, consumer groups, and the business community.

Approved in Plenary Session of the NAIC at its Summer National Meeting held in the city of Washington this ____ day of June, 2006.

Alessandro Iuppa, President